

and I believe the Congress should be open to policies that would not harm workers and beneficiaries. However, it is important that Congress not take any action that would reduce protections for those who desire to attempt work, add more complexity in benefits or administration, or rig up another trust fund depletion scenario. There have been some ideas thrown around that don't pass those tests.

As Congress debates the future of disability insurance, it is important to get the facts straight. First, the Social Security Administration makes stopping program fraud and abuse a top priority. Disability insurance payments are more than 99 percent accurate, due in no small part to the agency's robust efforts to combat waste, fraud, and abuse.

For example, the agency uses a highly effective method of preventing improper payments called "continuing disability reviews," which returns \$9 in savings for every dollar invested. The agency has demonstrated that it can do this important work when we here in Congress provide it with sufficient resources.

In addition, let me be clear: nobody is getting rich off of disability insurance. The benefits average just over \$1,100 a month, which is slightly over the individual poverty level. If SSDI went away, half of the families receiving benefits would fall into poverty.

And it is important to recognize that the qualifications for disability insurance are strict, which means only those who are so impaired they can't perform substantial work receive benefits. The program is not a giveaway. Workers earn coverage by paying into the program. Less than 40 percent of applications for disability insurance are approved, even after appeals. The people who qualify suffer from severe medical conditions that have derailed their lives and left them extremely vulnerable. In my view, it is deeply unfair to delay the simple changes that will keep the disability insurance program running for years to come.

One year ago, the Finance Committee heard testimony from a woman named Stephanie Dempsey who suffered from debilitating chronic illnesses and received disability insurance benefits. Stephanie's long list of health problems began in her late twenties, when she was diagnosed with a hereditary heart disease. She had quadruple bypass surgery at age 30. Over the following years, she had 27 stents placed in her arteries over the course of several more operations. That enormous burden was compounded by Lupus, arthritis, and a seizure disorder. A mountain of prescription bottles was stacked on the witness table the day Stephanie came before the Finance Committee.

As Stephanie told us, she wanted to work, but her illnesses made it impossible. Rather than sliding backward into poverty or having to rely entirely on others to stay afloat, disability insurance benefits helped cover the bills.

I am sorry to say that Stephanie passed away in December. But there are vulnerable people across the country who rely on disability insurance in the same way Stephanie did. On the Social Security Administration's website is a page where many of these individuals have shared their stories.

Let me tell you about three other individuals who rely on disability insurance: Charlotte, Christine, and Carrie.

Charlotte was working three jobs and pursuing her degree in social work when she suffered two strokes in 2007. After the strokes, Charlotte now has trouble getting around and climbing steps. She gets help from her niece with day-to-day chores. She says disability insurance keeps her from becoming homeless and helps her pay her bills, afford her medications, and keep food on the table.

Christine has a disorder of the nervous system that has left her in a wheelchair. Her disability insurance benefits give her independence. She said that without Social Security, she would be stuck in a nursing home, but instead, she is able to be a productive citizen.

Carrie is a mother who suffers from multiple sclerosis, MS. She worked in the insurance industry and shrugged off the early symptoms of her MS. But the fatigue and forgetfulness grew, and she became unable to work. Carrie's Social Security benefits help her family pay for food, clothes, and school supplies.

Mr. President, these individuals and millions more across the country have earned their benefits, and they are relying on Congress to keep both parts of Social Security running at full strength. I urge my colleagues to work on a bipartisan basis to ensure that benefits continue in full and as promised, to guarantee that millions of vulnerable Americans remain protected.

#### SUBMITTED RESOLUTIONS

**SENATE RESOLUTION 271—RECOGNIZING THE 100TH ANNIVERSARY OF DINOSAUR NATIONAL MONUMENT AND DESIGNATING OCTOBER 4, 2015, AS "DINOSAUR NATIONAL MONUMENT DAY"**

Mr. GARDNER (for himself and Mr. BENNET) submitted the following resolution; which was considered and agreed to:

S. RES. 271

Whereas in 1909, paleontologist Earl Douglass discovered the world-famous Carnegie Quarry, a remarkable window to the dinosaurs of the late Jurassic period;

Whereas on October 4, 1915, President Woodrow Wilson established Dinosaur National Monument by Presidential Proclamation Number 1313 (39 Stat. 1752), which preserved the deposits of extraordinary dinosaur fossils;

Whereas on July 14, 1938, President Franklin D. Roosevelt enlarged Dinosaur National Monument by Presidential Proclamation Number 2290 (53 Stat. 2454), to include the Green and Yampa River canyon country in

order to protect additional land of historical and scientific interest;

Whereas October 4, 2015, marks the 100th anniversary of the establishment of Dinosaur National Monument;

Whereas Dinosaur National Monument is a State and national treasure that attracts hundreds of thousands of visitors each year and benefits national, State, and local economies by generating millions of dollars in revenue;

Whereas Dinosaur National Monument has the most complete geological record of any unit of the National Park System;

Whereas Dinosaur National Monument protects more than 210,000 acres of exceptionally diverse communities of plants and animals, including bears, mountain lions, bighorn sheep, moose, elk, otters, and beavers;

Whereas Dinosaur National Monument contains the lower section of the Yampa River, and the confluence of the Yampa and Green Rivers within Dinosaur National Monument provides outstanding scientific opportunities to observe and study the effects of the Rivers;

Whereas Dinosaur National Monument preserves and protects significant archaeological evidence of the prehistoric Fremont Indians, providing an excellent opportunity for research and education;

Whereas the National Park Service will continue the long tradition of preserving and protecting Dinosaur National Monument for years to come, providing access to the wilderness and wildlife within Dinosaur National Monument for generations of Americans; and

Whereas on October 4, 2015, the National Park Service intends to celebrate the start of the next century of stewardship for Dinosaur National Monument: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates and celebrates Dinosaur National Monument on the 100th anniversary of the establishment of the monument;

(2) encourages all people of Colorado, Utah, and the United States to visit that unique national treasure; and

(3) designates October 4, 2015, as Dinosaur National Monument Day.

#### AMENDMENTS SUBMITTED AND PROPOSED

SA 2701. Mr. CRUZ submitted an amendment intended to be proposed to amendment SA 2689 proposed by Mr. MCCONNELL (for Mr. COCHRAN) to the bill H.R. 719, to require the Transportation Security Administration to conform to existing Federal law and regulations regarding criminal investigator positions, and for other purposes; which was ordered to lie on the table.

SA 2702. Mr. PORTMAN submitted an amendment intended to be proposed to amendment SA 2689 proposed by Mr. MCCONNELL (for Mr. COCHRAN) to the bill H.R. 719, supra; which was ordered to lie on the table.

SA 2703. Mr. HELLER submitted an amendment intended to be proposed to amendment SA 2689 proposed by Mr. MCCONNELL (for Mr. COCHRAN) to the bill H.R. 719, supra; which was ordered to lie on the table.

#### TEXT OF AMENDMENTS

**SA 2701.** Mr. CRUZ submitted an amendment intended to be proposed to amendment SA 2689 proposed by Mr. MCCONNELL (for Mr. COCHRAN) to the bill H.R. 719, to require the Transportation Security Administration to conform to existing Federal law and regulations regarding criminal investigator